



California Pollution Control Financing Authority

# California Capital Access Program (CalCAP)

California State Treasurer Fiona Ma's  
Small Business Seminar

**April 5, 2019**

Reneé Webster-Hawkins  
Executive Director



## Today's Agenda

- ❖ Why the California Pollution Control Financing Authority (CPCFA) is in the business of small business
- ❖ How the California Capital Access Program (CalCAP) helps small businesses access capital
  - CalCAP by the Numbers
  - CalCAP for Small Business
  - CalCAP's 6 Specialty Programs
- ❖ A Few CPCFA Highlights
- ❖ CalCAP Contact Information

## Why the California Pollution Control Financing Authority (CPCFA) is in the Business of Small Business

- **California Pollution Control Financing Authority (CPCFA)** is a financing authority within the State Treasurer's Office with a core mission of stimulating environmental cleanup, economic development and job growth throughout the State via tax-exempt bonds, credit enhancements and grants
- CPCFA originated as a conduit issuer of tax-exempt pollution control bonds
- CPCFA has used fees assessed on bond issuances to large businesses to fund the Small Business Assistance Fund (SBAF) to:
  - Provide incentives to small businesses, frequently waste and recycling companies, to off-set the cost of issuance for pollution control projects
  - Create **California Capital Access Program (CalCAP)** created in 1994 to establish loan loss reserve accounts for participating lenders; and
  - Create **CALReUSE Program** providing grant and loan funding for assessment and remediation of brownfield and infill sites

## CalCAP Program List

- ❖ **CalCAP for Small Business:** Perfect for working capital, start-up costs, and other typical credit needs including construction or renovation of buildings.
- ❖ **Collateral Support Program:** Provides a different kind of credit enhancement for borrowers with strong business plans who lack sufficient collateral.
- ❖ **CalCAP Americans with Disabilities Act Financing Program:** For mom-and-pop businesses to make accessibility retrofits.
- ❖ **CalCAP Seismic Safety Loan Program:** For small businesses and building owners to upgrade the seismic safety of their residential and commercial real estate.
- ❖ **CalCAP Electric Vehicle Charging Station Financing Program:** For businesses wanting to install EV chargers for their employees or customers. Borrowers may be eligible for a rebate after 48 months.
- ❖ **CalCAP Air Resources Board (CARB) On-Road Heavy-Duty Vehicle Air Quality Loan Program:** For owners of small fleets to finance the purchase or retrofit of heavy-duty diesel trucks driven primarily in California to comply with the State's engine emission standards.



***\*Fees & Contribution Rates Vary Across Programs***  
California Pollution Control Financing Authority



# CalCAP by the Numbers

*As of December 31, 2018*

Total CalCAP enrollment since 1994:

41,763 loans for \$3.4 billion

CalCAP Small Business Program enrollment since 1994:

20,559 loans for \$1.84 billion

CalCAP Collateral Support Program Loan Enrollment since 2013:

210 loans for \$227.79 million

CalCAP CARB On-Road Heavy Duty Vehicle Air Loan Program  
enrollment since 2009:

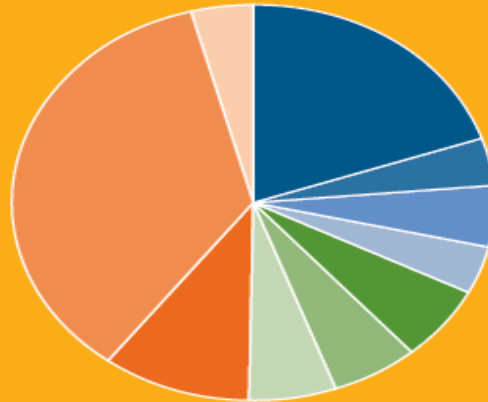
20,992 loans for \$1.4 billion

CalCAP Electric Vehicle Charging Station Program enrollment since 2015:

2 loans for \$511,124

# Who Turns to CalCAP

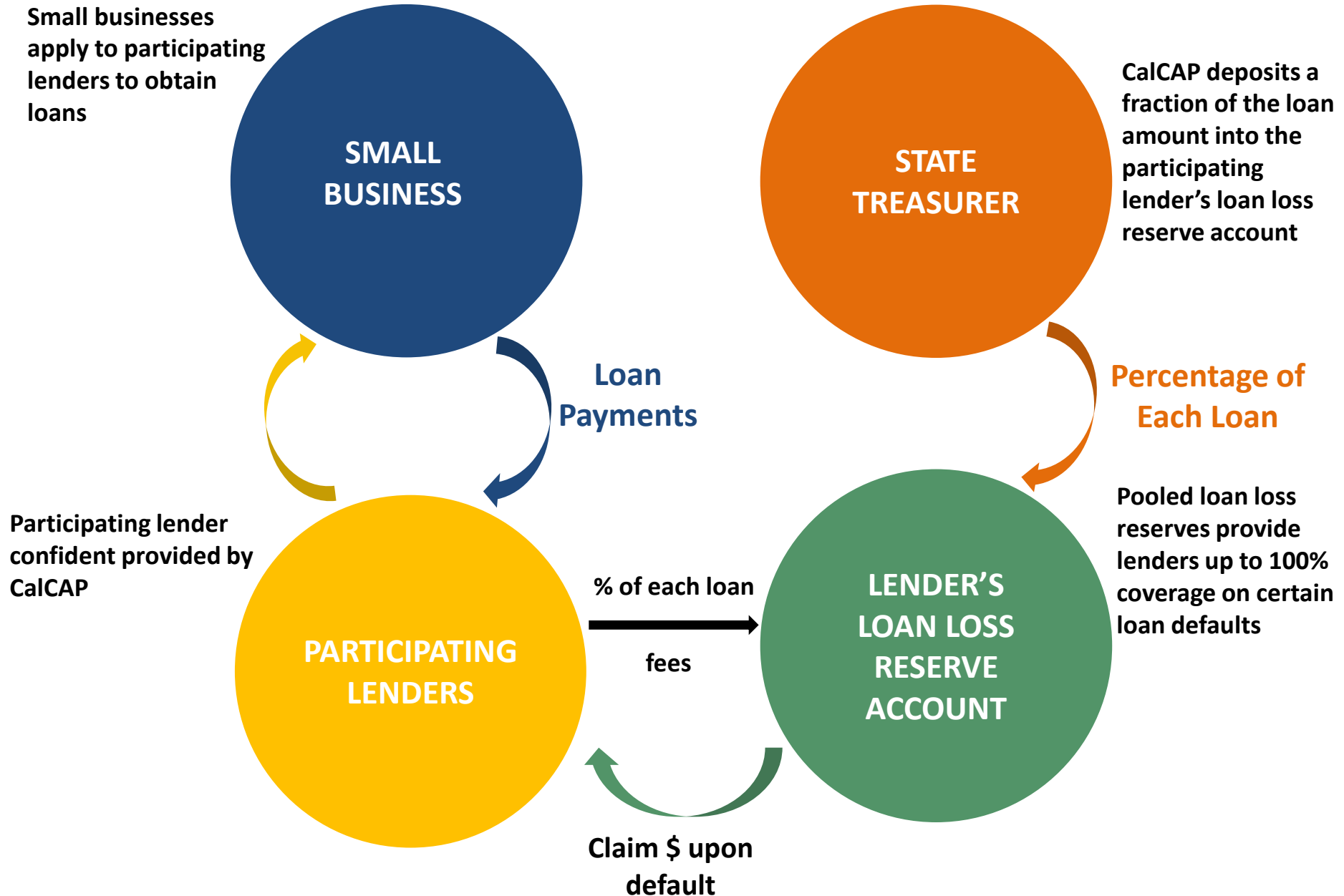
## WHO TURNS TO CalCAP FOR SMALL BUSINESS?



### TOP 10 INDUSTRIES



# How CalCAP Works



## CalCAP for Small Business

- CalCAP for Small Business supports loans made to small businesses, including start-ups and non-profits, by facilitating private loans for start-up, expansion or working capital, including :
  - Land acquisition
  - Start-up costs
  - Working capital for State contractors
  - Construction or renovation of buildings
  - Bridge loans for SBA loan guarantees
  - Equipment or inventory purchases
  - Food trucks
- The maximum loan amount is \$5 million and the maximum enrolled amount is \$2.5 million.
- Lenders set the terms and conditions of the loans pursuant to the their usual underwriting policies.
- Loans can be short or long-term, have fixed or variable rates and bear any type of amortization schedule.



# CalCAP for Small Business Resources

<https://www.treasurer.ca.gov/cpcfa/calcap/sb/index.asp>

## CalCAP for Small Business

The California Capital Access Program for Small Business (CalCAP SB or Program) encourages banks and other financial institutions to make loans to small businesses that have difficulty obtaining financing. CalCAP is a form of loan portfolio insurance which may provide up to 100% coverage on certain loan defaults. By participating in CalCAP, lenders have available to them a proven financing mechanism to help to meet the financing needs of California's small businesses.

- The program administered by the California Pollution Control Financing Authority (CPCFA) which was established in 1973 and is chaired by the California State Treasurer.

### Who Qualifies?

Qualified borrowers meet following criteria:

- The business is classified as a **small business** under U.S. Small Business Administration guidelines.
- Employs **fewer than 500 full-time** equivalent employees.
- The business purpose is one of the industries listed in the North American Industry Classification System (NAICS) codes list.
- The primary business and **at least 51% of the employees or its income, sales or payroll comes from business in California**. Business activity resulting from the bank's loan must be created and retained in California.

### Eligible Uses of Loan Proceeds

- The Program insures loans made to small businesses for the following:
  - Land acquisition;
  - Construction or renovation of buildings;
  - Start-up costs;
  - Equipment or inventory purchases;
  - Capital projects; and
  - Working capital.

### How it Works

- Small businesses reach out to **participating lenders** for financing based on the lender's own underwriting standards. The **maximum loan amount is \$5 million** and the **maximum enrolled amount is \$2.5 million**. Individual borrowers are limited to a **maximum of \$2.5 million enrolled over a 3 year period**.
- Loans can be short- or long-term, have fixed or variable rates, be secured or unsecured, and bear any type of amortization schedule.
- Lenders and borrowers each contribute between **2% and 3.5%** of the total loan amount to the lender's CalCAP SB loan loss reserve account.
- CPCFA contributes an amount equal to the lender's fee to the CalCAP SB reserve account and an **additional amount** for businesses located in Severely Affected Communities (SAC).

To learn more, please contact CalCAP Program Managers at (916) 654-5610 or [CalCAP@treasurer.ca.gov](mailto:CalCAP@treasurer.ca.gov).

Also, please visit <http://www.treasurer.ca.gov/cpcfa/calcap/sb/index.asp>

updated 2/16/2018

## CalCAP Small Business Lender Contact List

As of October 19, 2018

### Lenders Currently Enrolling Loans in the Small Business Program

	Participating Financial Institution	Contact Name	Phone Number	Address
1	Accion San Diego	Elizabeth Schott	(619) 795-7250	404 Euclid Ave. Suite 271 San Diego, CA 92114
2	AmPac Tri-State CDC, Inc.	Hilda Kennedy	(909) 915-1706	22365 Barton Rd, Suite 304 Grand Terrace, CA 92313
3	Bankers Small Business CDC of California	Susan Lamping	(800) 611-5170	2448 Historic Decatur Rd, Suite 200 San Diego, CA 92106
4	CDC Small Business Finance	Susan Lamping	(800) 611-5170	2448 Historic Decatur Rd, Suite 200 San Diego, CA 92106
5	Community Business Bank	Dianne Bryant	(209) 334-7415	1540 West Kettleman Lane, Suite A Lodi, CA 95242
6	Economic Development & Financing Corp	Diann Simmons Alex Rodriguez	(707) 234-5705 (619) 651-9444	175 E Church Street Ukiah, CA 95482 530 Broadway
7	First Choice Bank	John Murillo	(213) 787-2834	Chula Vista, CA 91910
8	Fresno Community Development	Salam Nalla	(559) 263-1277	1920 Mariposa Mall, Suite 330 Fresno, CA 93721
9	Lendistry, LLC	Leeann Lynch	(562) 242-2909	330 E. Lambert Road, #275 Brea, CA 92821
10	Main Street Launch	Scott Lewis	(510) 830-3213	2101 Webster Street, Suite 1200 Oakland, CA 94612
11	Murphy Bank	Jose Herrera Deborah Ortiz	(559) 225-0318	5180 N. Palm, Suite 101 Fresno, CA 93704
12	Opening Doors	Mohammed Al Salloom	(916) 492-2591	1111 Howe Ave., Suite 125 Sacramento, CA 95825
13	Opportunity Fund	(Main Line)	(866) 299-8173	111 West St. John Street, Suite 800 San Jose, CA 95113
14	PACE Finance Corporation	Namoch Sokhom	(213) 989-3265	1055 Wilshire Blvd., Suite 900B Los Angeles, CA 90017
15	Pacific Premier Bank	Gabe Rios	(949) 705-5601	17901 Von Karman Avenue, Suite 1200 Irvine, CA 92614
16	Snider Leasing Corp.	Matt Caplinger	(916) 332-8812	5301 Madison Ave. Suite 101 Sacramento, CA 95841
17	Sunwest Bank	Thomas Chavez	(714) 730-4459	2050 Main Street, Suite 300 Irvine, CA 92614
18	TMC Development Working Solutions	Sara Razavi	(415) 655-5433	930 Montgomery Street, Suite 400 San Francisco, CA 94133

Ongoing contact list updates are available at:

<http://www.treasurer.ca.gov/cpcfa/calcap/sb/institutions.pdf>

We welcome new lenders. For information on becoming a participating lender visit:

<http://www.treasurer.ca.gov/cpcfa/calcap/sb/index.asp>

<https://www.treasurer.ca.gov/cpcfa/calcap/sb/brochure.pdf>

## Collateral Support Program

- CalCAP Collateral Support encourages banks and other financial institutions to make loans to small businesses by pledging cash to cover the collateral shortfall of a loan in order to enable financing that otherwise might not be available to a small business to finance:
  - **Start-up costs**
  - **Working capital**
  - **Franchise fees**
  - **Equipment or inventory purchases**
  - **Construction, renovation or improvements at your place of business**
  - **Bridge loans before permanent financing kicks in**
- \$50,000 minimum and \$20,000,000 maximum for under collateralized loans.
- Extra cash support is available to support “green” and manufacturing loans, loans between \$50,000 and \$250,000 and loans to businesses in Severely Affected Communities.
- \$2.5 million maximum collateral support per loan and borrower.



# Collateral Support Program

<https://www.treasurer.ca.gov/cpcf/calcap/collateral/index.asp>



## CalCAP Collateral Support Program

CalCAP Collateral Support (CalCAP CS) encourages banks and other financial institutions to make loans to small businesses. CalCAP CS pledges cash to cover the collateral shortfall of a loan in order to enable financing that otherwise might not be available to a small business. CalCAP CS is funded with State Funds and must conform to the statutes and regulations of CalCAP.

- The program is administered by the California Pollution Control Financing Authority (CPCFA).
- CPCFA was established in 1973 and is chaired by the California State Treasurer.

### Who Qualifies?

Eligible borrowers must meet the these criteria:

- Business purpose is one of the industries listed in the North American Industry Classification System (NAICS) codes list.
- Business is considered a small business under the U.S. Small Business Administration
- Employs 750 employees or fewer full-time equivalents.
- A majority of the business activity takes place in California.

### Eligible Uses of Loan Proceeds

Loan proceeds can be used toward the following:

- Any tangible or intangible asset purchase, including: construction, renovation or improvements of an eligible place of business;
- Start-up costs;
- Working capital;
- Franchise fees;
- Equipment;
- Inventory; and
- Bridge loans needed prior to the borrower obtaining permanent financing or support.

### How it Works

- \$50,000 minimum and \$20,000,000 maximum for under collateralized loans.
- Extra cash support is available to support "green" and manufacturing loans, loans between \$50,000 and \$250,000 and loans to businesses in Severely Affected Communities.
- \$2,500,000 maximum collateral support per loan and borrower.
- Prior to issuance of a loan, the participating lender submits a CSP Request and borrower risk assessment to CalCAP.
- Once approved by CPCFA, CSP approval is sent to the lender. This commitment can be called upon for up to 90 days after issuance.
- Once the loan is finalized, CalCAP funds the CSP loss reserve contribution. A separate account is opened for each loan that is enrolled in CSP.
- Within 15 business days of loan closing, the lender submits the Collateral Support Approval with final loan information and closing fees to notify CalCAP that the loan was funded.

To learn more, please contact CalCAP Program Managers at (916) 654-5610 or [CalCAP@treasurer.ca.gov](mailto:CalCAP@treasurer.ca.gov).

Also, please visit <http://www.treasurer.ca.gov/cpcf/calcap/collateral/index.asp>



## Collateral Support Lender Contact List

As of October 19, 2018

	Participating Financial Institution	Contact Name	Phone Number	Address
1	Amalgamated Bank	Robert Holden	(415) 995-8151	255 California Street, Suite 600 San Francisco, CA 94111
2	AmPac Tri-State CDC	Hilda Kennedy	(909) 915-1706	22365 Barton Rd, Suite 304 Grand Terrace, CA 92313
3	Beneficial State Bank	Steve Goodrich	(818) 853-3101 x29201	3626 East First Street Los Angeles, CA 90063
4	Celtic Bank Corporation	Daniel Godfrey	(801) 320-6564	268 South State Street, Suite 300 Salt Lake City, UT 84111
5	Community Business Bank	Dianne Bryant	(209) 334-7415	1540 West Kettleman Lane, Suite A Lodi, CA 95242
6	East West Bank	(Main Line)	(626) 768-8000	135 N. Los Robles Avenue, 7th Floor Pasadena, CA 91101
7	Economic Development & Financing Corp.	Dawn Simmons	(707) 234-5705	175 E Church Street Ukiah, CA 95482
8	Farmers and Merchants Bank of Central CA	Dave Zitterow	(925) 627-5517	1330 N. Broadway, Suite A Walnut Creek, CA 94596
9	First Choice Bank	Alex Rodriguez John Murillo	(619) 651-9444 (213) 787-2834	530 Broadway Chula Vista, CA 91910
10	First Northern Bank of Dixon	Jeff Adamski	(707) 878-7875	195 North First Street Dixon, CA 95620
11	Fresno Community Development	Salam Nalla	(559) 263-1277	1620 Manposa Mall, Suite 330 Fresno, CA 93721
12	Genesis LA Economic Growth Corp	Thomas De Simone	(213) 533-8900	801 S. Grand Ave., Suite 775 Los Angeles, CA 90017
13	Lendistry, LLC	Leeann Lynch	(562) 242-2909	330 E. Lambert Road, #275 Brea, CA 92821
14	NuVisions Federal Credit Union	Desmond Evans	(714) 375-6950	7812 Edinger Avenue Huntington Beach, CA 92647
15	PACE Finance Corporation	Namoh Sokhom	(213) 989-3285	1055 Wilshire Blvd, Suite 900B Los Angeles, CA 90017
16	Pacific Enterprise Bank	Russell J. Smith Laura Pinkerton	(949) 823-7593 (949) 823-7504	17749 Skyway Circle, Suite 100 Irvine, CA 92614
17	Pacific Premier Bank	Gabe Rios	(949) 705-5601	17901 Von Karman Avenue, Suite 1200 Irvine, CA 92614
18	Pacifica Development Federal Credit Union	Louie Velasquez	(818) 899-8506	13168 Van Buys Blvd Pacoima, CA 91331
19	Sunwest Bank	Thomas Chavez	(714) 730-4459	2050 Main Street, Suite 300 Irvine, CA 92614
20	Valley Economic Development Center	(Main Line)	(800) 304-1755	5121 Van Nuys Blvd., Suite 300 Sherman Oaks, CA 91403
21	Valley Small Business Development Corporation	Debbie Raven	(559) 438-9680	7035 N. Fruit Ave Fresno, CA 93711
22	Wells Fargo Bank	Dave Kanada	(415) 537-6283	333 Market Street San Francisco, CA 94105-2102
23	Western Alliance Bank dba Bridge Bank	Fred Voss	(415) 230-2505	201 Montgomery Street San Francisco, CA 94104

Ongoing contact list updates are available at:

<http://www.treasurer.ca.gov/cpcf/calcap/collateral/institutions.pdf>

We welcome new lenders. For information on becoming a participating lender visit:  
<http://www.treasurer.ca.gov/cpcf/calcap/collateral/index.asp>

UPDATED 1/14/19

<https://www.treasurer.ca.gov/cpcf/calcap/collateral/brochure.pdf>

## CalCAP/ADA

CalCAP's **Americans with Disabilities Act (ADA) Financing Program** helps businesses with 30 or fewer FTEs **OR** those with total annual gross income of less than \$5 million receive loans for improvements to their existing facilities with 10,000 square feet or less for compliance with the federal Americans with Disabilities Act of 1990. Loan proceeds may be used for:

- **Surveying facilities, including the Certified Access Specialist (CASP) report**
  - **Estimating and planning eligible alterations**
  - **Other related expenses but do not include business expansion**
- The maximum enrolled loan amount is \$50,000. While a loan can exceed the cost of items identified in the cost estimate, the amount enrolled in the Program is limited to eligible costs for ADA improvements.
- Borrowers may be eligible for reimbursement, of up to 5% of the CalCAP/ADA enrolled loan amount, toward the cost of the Certified Access Specialist (CASP) Report.

# CalCAP/ADA

<https://www.treasurer.ca.gov/cpcf/calcap/ada/index.asp>



## CalCAP/Americans with Disabilities (ADA) Financing Program

The California Capital Access Program (CalCAP) Americans with Disabilities Act (CalCAP/ADA) Financing Program assists small businesses with financing the costs to alter or retrofit existing small business facilities to comply with the requirements of the federal Americans with Disabilities Act (ADA) of 1990.

- The program is modeled after the CalCAP for Small Business Program and administered by the California Pollution Control Financing Authority (CPCFA).
- CPCFA was established in 1973 and is chaired by the California State Treasurer.

### Who Qualifies?

California small businesses that meet the following criteria:

- 30 or fewer full-time equivalent employees OR total annual gross income from all sources of less than \$5,000,000.
- Facility with 10,000 or less square feet.
- Do not provide overnight accommodations.

### Eligible Uses of Loan Proceeds

- Proceeds from loans enrolled in the Program may be used for physically altering or retrofitting existing small business facilities of less than 10,000 square feet if the costs are necessary and allocable for compliance with the ADA.
- Eligible costs may also include the cost of surveying facilities, estimating and planning eligible alterations, and other related expenses but do not include business expansion.

### How it Works

- Small businesses obtain a **Certified Access Specialist (CASp) report and cost estimate**. Upon loan enrollment, a small business may be eligible for reimbursement, equal to up to 5% of the CalCAP/ADA enrolled loan amount, toward the cost of the CASp report.
- Small businesses reach out to **participating lenders** for financing.
- Lenders and borrowers contribute between **2 and 3.5%** to a loan loss reserve account.
- CPCFA contributes **4 times** the amount of the lender's fee to the loss reserve account and an **additional amount** equal to the lender's fee for businesses located in **Severely Affected Communities (SACs)**.
- Lenders may be **reimbursed for up to 100%** of loan defaults if funds are available in the lender's reserve account.
- **Maximum** enrolled loan amount is **\$50,000**. Loan loss coverage is for **five years**.
- Terms of loan are determined by the participating lenders.

To learn more, please contact CalCAP Program Managers at (916) 654-5610 or [CalCAP@treasurer.ca.gov](mailto:CalCAP@treasurer.ca.gov)

Also, please visit <http://treasurer.ca.gov/cpcf/calcap/ada/summary.asp>

## CalCAP Americans with Disabilities Act Financing Program Lender Contact List

As of November 7, 2018

	Participating Financial Institution	Contact Name	Phone Number	Address
1	Fresno CDFI	Salam Nalia	(559) 263-1277	1920 Mariposa Mall, Suite 330 Fresno, CA 93721
2	Maxim Commercial Capital, LLC	Behzad Kianmahd	(213) 480-4840 x104	11620 Wilshire Blvd., Suite 540 Los Angeles, CA 90025
3	Opening Doors, Inc.	Deborah Ortiz	(916) 492-2591	1111 Howe Ave, Suite 125 Sacramento, CA 95825

Ongoing contact list updates are available at:

<http://www.treasurer.ca.gov/cpcf/calcap/ada/institutions.pdf>

We welcome new lenders. For information on becoming a participating lender visit:

<http://www.treasurer.ca.gov/cpcf/calcap/ada/index.asp>

Updated 11/08/18

<https://www.treasurer.ca.gov/cpcf/calcap/ada/brochure.pdf>

## CalCAP/Seismic Safety

CalCAP's Seismic Safety Program aids residential property and small business owners with less than 500 employees with financing seismic safety retrofits to protect their property from damage of future earthquakes, by offering loss reserve protection to lenders that underwrite the costs of the property improvements for:

- **Commercial buildings**
- **Single-family residences**
- **Manufactured homes**
- **Multi-unit housing buildings**
- **Registered mobile homes**
- **Multifamily manufactured homes.**

- Eligible costs include those related to seismic retrofit construction performed on or after January 1, 2017.
- For this program, the maximum enrolled loan amount is \$250,000 that can be enrolled for up to 10 years.



<https://www.treasurer.ca.gov/cpcf/cap/seismic/summary.asp>



The CalCAP/Seismic Safety Financing Program helps California small businesses and residential building owners in financing seismic safety retrofits to protect their property from damage in future earthquakes, by offering loss reserve protection to lenders that underwrite the costs of the property improvements.

- ## Who Qualifies?

California small businesses that meet the following criteria:

- Employ 500 or fewer FTEs **and** own a qualified building for business operations.

**California residential property owners that meet the following criteria:**

- Own a qualified residential building or small businesses that own one or more qualified residential buildings, including multiunit housing buildings and registered mobilhomes.

California commercial property owners that meet the following criteria:

- Own a qualified commercial building or small businesses that own one or more qualified commercial buildings.

- Costs related to seismic retrofit improvements on qualified residential and commercial buildings that are:

- o Located in California.
- o Identified by the local building code official for the jurisdiction in which the building is located as a building in need of seismic retrofitting and is either a building of a type that is potentially vulnerable in the event of a catastrophic earthquake or a building constructed before 1981.
- o Commercial buildings, single-family residences, multiunit housing buildings, multi-unit housing buildings with commercial space, mobile homes, manufactured homes or multifamily manufactured homes.
- Eligible costs related to seismic retrofit construction performed on or after January 1, 2017.

- Building owners obtain: (1) **identification from the local building code official** for the jurisdiction in which the building is located as a building in need of seismic retrofitting and is either a building of a type that is potentially vulnerable in the event of a catastrophic earthquake or a building constructed before 1981; (2) **cost estimate(s)**; and (3) **necessary permit(s)**.
- Building owners reach out to **participating lenders** for financing, based on the lender's own underwriting standards.
- Lenders and borrowers each deposit a fee between 2 and 3.5% of the total loan amount into the lender's CalCAP/ Seismic Safety loan loss reserve account.
- CPCA contributes up to 4 times the amount of the lender's fee to the CalCAP/ Seismic Safety loan loss reserve account depending on the length of coverage of the loan. CPCA contributes an additional amount up to 2 times the lender's fee for buildings located in economically distressed areas.
- Loans **up to \$250,000** can be enrolled for a maximum of **10 years**.

To learn more, please contact CalCAP Program Managers at (916) 654-5610 or

[CalCAP@treasurer.ca.gov](mailto:CalCAP@treasurer.ca.gov)

Also, please visit [www.treasurer.ca.gov/cpcf/calcap/seismic/summary.asp](http://www.treasurer.ca.gov/cpcf/calcap/seismic/summary.asp)


As of November 7, 2018

Ongoing contact list updates are available at:

<http://www.treasurer.ca.gov/cpcfa/calcap/seismic/lenders.pdf>

We welcome new lenders. For information on becoming a participating lender visit:

<http://www.treasurer.ca.gov/cpcfa/calcap/seismic/summary.asp>



# California State Treasurer


*Fiona Ma, CPA*


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**CALIFORNIA POLLUTION CONTROL FINANCING AUTHORITY**  

CalCAP/ Seismic Safety Financing Program



## Resources for Seismic Safety Retrofits

- [Local Government Seismic Retrofit Programs](#)
- [Resources for Existing Licensed Engineers](#)
- [Resources for Existing Licensed Contractors](#)
- [Disaster Assistance Following a Declared Disaster](#)

**Why Retrofit?**

A Homeowner's Guide to Earthquake Safety by the California Seismic Safety Commission  
[http://www.seissafe.org/cslg.htm](#)

Commercial Property Owner's Guide to Earthquake Safety by the California Seismic Safety Commission  
[http://www.seissafe.org/comprop.htm](#)

California Seismicity Authority  
[http://www.seisinfo.org/seisinfo.asp](#)

California Residential Vibration Program (CRVP) Broch + Bdl  
[http://www.seisinfo.org/vib/broch.html](#),  
[http://www.seisinfo.org/vib/bdl.html](#)

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## Local Government Seismic Retrofit Programs

**Los Angeles**  
[http://www.lapd.com/seismic-services/retrofit-teams/retrofit-teams-facilities-assessment-and-retrofit-program](#)

**Chico**  
[http://www.chicocalifornia.gov/DepartmentofPublicWorks/Engineering/BuiltEnvironment/PDF/C0000046](#)

**San Francisco**  
[http://www.sfdph.org/dph/epi/](#)

**Santa Monica**  
[http://www.santamonica.net/Departments/CD/Programs/Seismic-Retrofit](#)

Check for local building code enforcement permit requirements by going to the California State Contractors State License Board:  
[http://www.cslsb.ca.gov/Contractors\\_A\\_Controllor/Employment\\_Permits/Requirements.aspx?cid=](#)

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## Resources for Finding Licensed Engineers

**Outlines for Selecting a Structural Engineer**  
[http://www.seisinfo.org/enginesearch/enginesearch.asp](#)

**Select for an Engineer by Zip Code**  
[http://www.seisinfo.org/enginesearch/enginesearch.asp#zipcode](#)

**Select for an Engineer in Central California**  
[http://www.seisinfo.org/enginesearch/enginesearch.asp#centralca](#)

**Select for an Engineer in Northern California**  
[http://www.seisinfo.org/enginesearch/enginesearch.asp#northernca](#)

**Select for an Engineer in San Diego**  
[http://www.seisinfo.org/enginesearch/enginesearch.asp#sandiego](#)

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## Resources for Finding Licensed Contractors

**Outlines for Locating and Selecting a Contractor**  
[http://web.cslsb.ca.gov/ConsumerAffairs\\_a\\_Contractor/Findme\\_The\\_Right\\_Contractor.asp](#)

**California Seismicity Authority Broch + Bdl Program approved contractors**  
[http://www.seisinfo.org/vib/broch.html](#),  
[http://www.seisinfo.org/vib/bdl.html](#)

**Verify a Contractors License at the Department of Consumer Affairs Contractors State License Board**  
[http://www.dca.ca.gov](#)

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## Disaster Assistance Following a Declared Disaster

Following a declared disaster, the Small Business Administration (SBA) provides disaster assistance in the form of low-interest, long-term disaster loans for damages or losses caused by insurance or other resources to businesses of all sizes, private nonprofit organizations, as well as homeowners and renters. For more information go to: [http://www.sba.gov/disasterassistance](#)

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smic/owners/re  
sources.asp](https://www.tr<br/>easurer.ca.gov/<br/>cpcfa/calcap/sei<br/>smic/owners/re<br/>sources.asp)

<https://www.treasurer.ca.gov/cpcfa/calcap/seismic/brochure.pdf>

## CalCAP/EVCS

- CalCAP's Electric Vehicle Charging Station (EVCS) Program provides California small businesses and lenders incentives for financing electric vehicle equipment acquisition and installation to expand the number of electric vehicle charging stations at their place of business. Eligible loans may include:
  - **Costs of installation and acquisition of EV infrastructure**
  - **Design and development costs**
  - **Operation and maintenance costs**
  - **Hardware and software costs necessary to operate chargers**
- Almost any corporation, partnership, cooperative or other entity with 1,000 or less employees is eligible
- Loans of up to \$500,000 per borrower and can be enrolled for up to 48 months.
- Borrowers maybe eligible for a rebate equal to 10-15% of the enrolled amount.



# CalCAP/EVCS

<https://www.treasurer.ca.gov/cpcfa/calcap/evcs/index.asp>



## CalCAP/Electric Vehicle Charging Station Financing Program

The goal of the CalCAP Electric Vehicle Charging Station (EVCS) Financing Program is to expand the number of electric vehicle charging stations installed by small businesses in California. The program, funded by the California Energy Commission, provides small business borrowers and lenders incentives to finance electric vehicle charging station equipment acquisition and installation.

- The program is modeled after the CalCAP for Small Business Program and administered by the California Pollution Control Financing Authority (CPCFA).
- CPCFA was established in 1973 and is chaired by the California State Treasurer.

### Who Benefits

- ❖ **Borrowers** may be eligible for a rebate equal to 10% or 15% of loan amount.
- ❖ **EV Practitioners** can access capital to accelerate EV infrastructure installation, increase PEV adoption and attract new customers.
- ❖ **Lenders** may be reimbursed for up to 100% of loan defaults if funds are available in the lender's loss reserve account.
- ❖ **Public Agencies** can promote the program as a financial solution to accelerate implementation of EV readiness plans, help small businesses acquire capital for EV infrastructure, and assist their communities or constituents in complying with local air quality and transportation policy goals.

### What's Eligible?

- ❖ Costs of installation and acquisition of electric vehicle infrastructure, design and development costs, operation and maintenance costs, as well as hardware and software costs necessary to operate the charger.
- ❖ Almost any corporation, partnership, cooperative or other entity with 1,000 or less employees.
- ❖ Enrolled loans are insured for up to 48 months and are limited to \$500,000 per borrower.

### How it Works

- ❖ Small businesses reach out to participating lenders for charging station financing. (The list of EVCS Financing Program Participating Lenders is located at the program's website or <http://treasurer.ca.gov/cpcfa/calcap/evcs/lenders.pdf>)
- ❖ CPCFA contributes a portion of the loan amount (20-30%) into the lender's loss reserve account to cover the lender in the event of a default.
- ❖ After loan repayment or following 48 months after the loan is funded, the small business may be eligible for a rebate equal to 10-15% of the enrolled amount.
  - The base rebate is 10% of the enrolled loan amount.
  - The rebate will be 15% if the EVCS installation is located at a Multi-Unit Dwelling or in a Disadvantaged Community.

Contact Program Staff at (916) 654-5610 or at [CalCAP@treasurer.ca.gov](mailto:CalCAP@treasurer.ca.gov)  
Also, please visit <http://treasurer.ca.gov/cpcfa/calcap/evcs/index.asp>

updated 3/21/17

## Active CalCAP/EVCS Financing Program Lenders

As of October 8, 2018

	Financial Institution	Lending Territory	Contact Name	Phone Number	Email	Address
1	Pacific Enterprise Bank	Statewide	Russell J. Smith	(818) 416-9367	<a href="mailto:rsmith@pacifcenterprsbank.com">rsmith@pacifcenterprsbank.com</a>	17748 Skyway Circle, Suite 100 Irvine, CA 92614
2	Snider Leasing	Statewide	Matt Caplinger	(916) 332-8812	<a href="mailto:matt@sniderleasing.com">matt@sniderleasing.com</a>	5301 Madison Avenue, Suite 101 Sacramento, CA 95841
3	PACE Finance Corporation	Los Angeles City/Los Angeles County/San Gabriel Valley	Namoh Sokhom	(213) 989-3264	<a href="mailto:nsokhom@pacela.org">nsokhom@pacela.org</a>	1055 Wilshire Blvd, Suite 900B Los Angeles, CA 90017
4	Maxim Commercial Capital, LLC	Statewide	Behzad Kianmahd	(213) 480-4840 x104	<a href="mailto:behzad@maximco.com">behzad@maximco.com</a>	11820 Wilshire Blvd, Suite 540 Los Angeles, CA 90025
5	SLIM Capital, LLC	Los Angeles City/Los Angeles County	Ryan Selway	(213) 784-0667	<a href="mailto:ryan@slimcap.com">ryan@slimcap.com</a>	9301 Wilshire Blvd, Suite 610 Beverly Hills, CA 90210

Ongoing contact list updates are available at:  
<http://www.treasurer.ca.gov/cpcfa/calcap/evcs/lenders.pdf>

We welcome new lenders. For information on becoming a participating lender visit:  
<http://www.treasurer.ca.gov/cpcfa/calcap/evcs/index.asp>

<https://www.treasurer.ca.gov/cpcfa/calcap/evcs/brochure.pdf>

## CalCAP/CARB

- CalCAP's California Air Resources Board (CARB) On-Road Heavy-Duty Vehicle Air Quality Loan Program can be used by small fleet owners with no more than 100 employees, 10 vehicles in their fleet, and \$10 million in average annual revenue to finance heavy-duty truck and bus purchases to meet the State's mandate to reduce emissions. Loans may include the following:
  - **2010 or new (engine year) heavy duty trucks – engines can use diesel fuel, compressed natural gas, liquefied natural gas or other fuels including zero-emissions technology**
  - **Trailers when purchased with an eligible tractor**
  - **Equipment warranties with the purchase of an eligible tractor**
- No minimum loan amount
- No fee from borrower or lender
- Maximum 20% APR
- Term of loan determined by the participating lender

# CalCAP/CARB

<https://www.treasurer.ca.gov/cpcfa/calcap/arb/summary.asp>



## CalCAP/California Air Resources Board

### On-Road Heavy-Duty Truck Loan Program

CalCAP supports loans made to small businesses to assist them in growing or maintaining their businesses. Loans in the Heavy-Duty Vehicle Air Quality Loan Program (CalCAP/CARB) can be used to finance heavy-duty trucks.

- The program is modeled after the CalCAP for Small Business Program and administered by the California Pollution Control Financing Authority (CPCFA).
- CPCFA was established in 1973 and is chaired by the California State Treasurer.

#### Who Qualifies?

Any **small business** with:

- 0-10 trucks in the fleet at the time of loan signing (subject to the regulations)
- 100 or fewer employees (does not include sub-contractors)
- \$10 million or less in annual revenues (averaged over the last three years)
- A majority of the business conducted in California

#### What Qualifies?

The purchase cost of:

- 2010 or newer (engine year) **heavy-duty truck** (over 14,000 GVWR)
- Trailers** when purchased with an eligible tractor
- Equipment Warranty** with the purchase of an eligible tractor
- The engines can use diesel fuel, compressed natural gas (CNG), liquefied natural gas (LNG) or other fuels including zero-emission technology



#### How it Works

- Small businesses reach out to **Participating Lenders** for financing
- CPCFA **contributes** a portion of the amount into the lender's loss reserve account equal to: 14% on the first \$500,000 in contributions, 7% on the next \$1 million in contributions, and 4% on contributions over \$1.5 million.
- Lenders may be **reimbursed for up to 100%** of loan defaults if funds are available in the lender's reserve account
- No minimum** loan amount
- No fee** from borrower or lender
- 100% enrollment** allowed
- Maximum 20% APR**
- Term of loan determined by the participating lender

To learn more, please contact CalCAP Program Managers at (916) 654-5610 or

[CalCAP@treasurer.ca.gov](mailto:CalCAP@treasurer.ca.gov)

Also, please visit <http://www.treasurer.ca.gov/cpcfa/calcap/arb/summary.asp>

## CalCAP/CARB On-Road Lender Contact List

As of October 8, 2018

### Lenders Currently Enrolling Loans in the CARB On-Road Program

	Participating Financial Institution	Contact Name	Phone Number	Address	Will finance retrofits?	Provides TRAC Leases?
1	Allegiant Partners, Inc.	Chris Enbom	(415) 451-4041	999 Fifth Ave, Suite 500 San Rafael, CA 94901		
2	Ascentium Capital, LLC	Herman Traversone	(281) 348-2056	23970 Highway 59 N., Kingwood, TX 77339		
3	Atlas Capital, Inc.	Josh Shoumer	(213) 632-2790	240 N. Virgil Avenue, Suite #18A Los Angeles, CA 90004		
4	Calfund, LLC	Haroon Saghian	(213) 747-4949	807 E 12th Street, Suite 213 Los Angeles, CA 90021		
5	Commercial Credit Group, Inc.	(Main Line)	(630) 718-6650	2135 City Gate Lane, Suite 440 Naperville, IL 60563		Yes
6	Community Business Bank	Dianne Bryant	(209) 334-7415	1540 West Kettleman Lane, Suite A Lodi, CA 95242		
7	Cornerstone Financial Services	Erika Thorpe	(415) 479-8530	4310 Redwood Hwy, Suite 100 San Rafael, CA 94903	Yes	Yes
8	Crossroads Equipment Lease & Finance	Matt Schrap	(909) 291-9406	9385 Haven Avenue Rancho Cucamonga, CA 91730	Yes	Yes
9	Dedicated Funding	Leroy Onishi	(801) 239-1530	880 East 4500 South #312 Salt Lake City, UT 84107		
10	Freedom Truck Finance	Justin Prestidge	(972) 616-8080	12221 Merit Drive, Suite 1175 Dallas, TX 75251		
11	General Business Credit	Don Jo	(213) 443-0542 x401	110 E. 9th Street #A1126 Los Angeles, CA 90079		
12	Main Street Capital Group, LLC	Daniel Abrishami	(424) 777-2439	170 South Beverly Drive, Suite 312 Beverly Hills, CA 90212		
13	Maxim Commercial Capital, LLC	Behzad Kianmahd	(213) 480-4840 x104	11620 Wilshire Blvd., Suite 540 Los Angeles, CA 90025		Yes
14	Momentum Commercial Funding, LLC	Lauri McCallum	(916) 440-8170	11171 Sun Center Drive #2008 Rancho Cordova, CA 95670		
15	Murphy Bank	Jose Herrera	(559) 225-0318	5180 N. Palm, Suite 101 Fresno, CA 93704		Yes
16	Opportunity Fund	(Main Line)	(888) 299-8173	111 West St. John Street, Suite 800 San Jose, CA 95113	Yes	Yes
17	PACCAR Financial	Kathryne Pengelly	(425) 628-5458	777 100th Ave NE Bellevue, WA 98004		Yes
18	Pacific Enterprise Bank	Russell J. Smith Laura Pinkerton	(949) 623-7593 (949) 623-7804	17748 Skypark Circle, Suite 100 Irvine, CA 92614	Yes	Yes
19	Shelter Financial	Gwyn Saleh	(415) 456-3500 x303	305 San Anselmo Ave #309 San Anselmo, CA 94960		
20	SLIM Capital, LLC	Shervin Rashti	(310) 499-2562 x108	9301 Wilshire Boulevard, Suite 610 Beverly Hills, CA 90210		
21	SSMB Financial Corp	(Main Line)	(510) 636-8100	707 Display Way Sacramento, CA 95838		
22	Snider Leasing	Matt Caplinger	(916) 332-8812	5301 Madison Avenue, Suite 101 Sacramento, CA 95841	Yes	Yes

Ongoing contact list updates are available at:

<http://www.treasurer.ca.gov/cpcfa/calcap/arb/lenders.pdf>

We welcome new lenders. For information on becoming a participating lender visit:

<http://www.treasurer.ca.gov/cpcfa/calcap/arb/index.asp>

<https://www.treasurer.ca.gov/cpcfa/calcap/cpcfa-carb-flyer.pdf>

## Financing Highlights



In 2015 CPCFA issued tax-exempt private activity notes worth \$22.27 million for Blue Line Transfer, Inc. to finance construction of an anaerobic digester to process food scraps and a Compressed Natural Gas (CNG) fueling station to fuel their collection trucks. The financing also enabled the Blue Line to improve their existing facilities and purchase new bins and equipment used for trash collection, processing and transfer of recyclables and solid waste materials.

Blue Line is a family-owned small business that has provided solid waste and recycling services since 1914 to residents and businesses in South San Francisco, Millbrae, Brisbane and the San Francisco International Airport.



## Financing Highlights

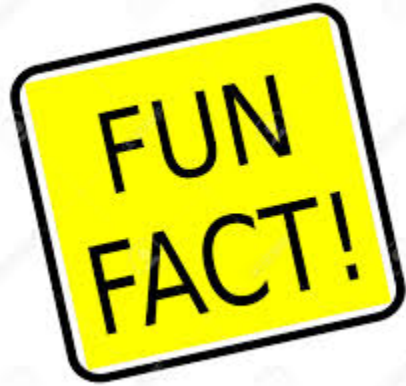
In January 2019 CPCFA issued \$117.2 million in tax exempt green bonds for Rialto Bioenergy Facility, LLC, small business, to design and build a facility in Rialto to accept up to 700 tons of organic rich solid food waste and convert it into renewable energy and fertilizer through anaerobic digestion.

The electricity will be sold to Southern California Edison for use throughout the Los Angeles basin and the renewable natural gas will be sold to Anaheim Public Utilities as well as Southwest Gas.



Anaergia Inc. has announced construction is now underway at the Rialto Bioenergy Facility in Rialto, California.  
PHOTO: Anaergia Inc.

## CalCAP Financing Highlights



- Of the **69** zip codes included in Representative Cisneros, Senator Chang and Assemblymember Chen's districts, CalCAP for Small Business has supported loans in **54** zip codes and borrowers in **51** of those zip codes also received financing through the CalCAP/CARB program.
- In 2016 CalCAP provided collateral support for a small business with 8 employees in Corona needing financing for working capital, business expansion and marketing to provide new nursing home services.
- In 2018 CalCAP provided collateral support for a music and event promoter in West Covina to purchase equipment.

## Additional Questions or Comments?

### ❖ Visit CalCAP/ADA webpage at:

- <https://www.treasurer.ca.gov/cpcfa/calcap/index.asp>

### ❖ Please send all questions to CalCAP Inbox at:

- [CalCAP@treasurer.ca.gov](mailto:CalCAP@treasurer.ca.gov)

### ❖ CalCAP Contacts:

- Bianca Smith, CalCAP Program Manager  
916.653.5408 [Bianca.Smith@treasurer.ca.gov](mailto:Bianca.Smith@treasurer.ca.gov)
- Doreen Smith, CalCAP Program Manager  
916.653.3993 [Doreen.Smith@treasurer.ca.gov](mailto:Doreen.Smith@treasurer.ca.gov)
- Jason L. Bradley, CalCAP/EVCS Program Manager  
916.653.3376 [Jason.Bradley@treasurer.ca.gov](mailto:Jason.Bradley@treasurer.ca.gov)

### ❖ CalCAP Outreach Contact

- Janae Davis, Program Manager  
916.651.8663 [Janae.Davis@treasurer.ca.gov](mailto:Janae.Davis@treasurer.ca.gov)